## **REMARKS**

Claims 1-21 are pending in this application. By this Amendment, claims 7-10, 13 and 15-19 are amended, claims 20 and 21 are added and drawing figures 3 and 11 are amended.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-21 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Thomas J. Pardini

Registration No. 30,411

JAO:TJP/al

Attachment:

Replacement Sheets

Date: June 28, 2004

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DEPOSIT ACCOUNT USE AUTHORIZATION

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